

FIRST AMERICAN INTERNATIONAL CORP.

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 3266302	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$533	\$527	-1.1%		
Loans	\$410	\$372	-9.3%		
Construction & development	\$72	\$35	-51.0%		
Closed-end 1-4 family residential	\$91	\$124	36.2%		
Home equity	\$21	\$20	-6.5%		
Credit card	\$0	\$0	-6.8%		
Other consumer	\$0	\$0	300.0%		
Commercial & Industrial	\$12	\$9	-21.5%		
Commercial real estate	\$194	\$167	-13.9%		
Unused commitments	\$30	\$31	1.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$33	78.6%		
Asset-backed securities	\$3	\$12	250.0%		
Other securities	\$22	\$28	25.5%		
Cash & balances due	\$48	\$52	9.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$20	\$42	112.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$20	\$42	112.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$474	\$457	-3.5%		
Deposits	\$453	\$443	-2.2%		
Total other borrowings	\$15	\$10	-34.9%		
FHLB advances	\$15	\$10	-34.9%		
Equity					
Equity capital at quarter end	\$59	\$69	17.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	12.9%	--		
Tier 1 risk based capital ratio	12.6%	17.6%	--		
Total risk based capital ratio	13.9%	18.8%	--		
Return on equity ¹	7.1%	23.0%	--		
Return on assets ¹	0.8%	2.9%	--		
Net interest margin ¹	5.1%	5.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.7%	38.6%	--		
Loss provision to net charge-offs (qtr)	0.0%	9802.2%	--		
Net charge-offs to average loans and leases ¹	2.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	19.7%	37.9%	0.7%	0.0%	--
Closed-end 1-4 family residential	5.1%	3.6%	0.7%	0.1%	--
Home equity	1.9%	2.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.5%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	16.7%	31.9%	9.7%	0.0%	--
Commercial real estate	2.6%	3.7%	0.0%	0.1%	--
Total loans	6.4%	7.4%	0.6%	0.1%	--